Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty;" while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse-know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a liittle reluctant about knocking off a few dollars from the already low rent-but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many repairs-all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave herself no room for CHOICE in selecting a servantvirtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the placewhich is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles-that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

desirable location in the city. Safe and a good farm this is it. For price and

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE--1 GENT A WORD FOR THE FIRST INSERTION AND 1-2 GENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

NOTICE OF ADMINISTRATION. Notice is hereby given that the undersigned has been appointed by the clerk of the superior court of St. Joseph county, State of Indiana, executor of the estate of Christian Meyer, late of St. Joseph county,

Said estate is supposed to be solvent. HENRY J. MEYER, Executor. September 23, 1913. H., Mel., Mel. & Y., Attys.

NOTICE OF ADMINISTRATION. Notice is hereby given that the under signed has been appointed by the clerk of the circuit court of St. Joseph county, state of Indiana, administrator of the estate of Katharina Paidle, late of St. Jo- WANTED-A girl for general housework scph county, deceased. Said estate is supposed to be solvent.

JOSEPH PAIDLE, Adm'tor, September 23, 1913. GEO A. KURTZ, Attorney. sep24oct1-8

NOTICE OF SALE OF REAL ESTATE

BY ADMINISTRATRIX. hereby gives notice that by virtue of an dress Box K No. 1, care News-Times. lon, room 207 Jefferson Building, South Bell, Bend, Indiana, and from day to day therein the following described real estate: Lot No. One Hundred Forty-eight in the ave. Original Plat of the Town of Lowell, by C. South Bend, Indiana, and known as No. 116 North Hill street.

Said sale will be made subject to the approval of said court, for not less than the full appraised value of said real estate, and upon the following terms and conditions: Cash in hand upon sale of property. LEINDA J. HAAS. (Signed)

Administratrix. BARRY SCANLON, Atty, for Estate. oct1-7-14

NOTICE OF SALE OF REAL ESTATE 6417. BY ADMINISTRATOR. estate of Frank LaRoush, deceased, hereby gives notice that by virtue of an order

of the St. Joseph Circuit Court, he will, day of October, 1913, at the office of Barry | 24, News-Times. Scanlon, room 207 Jefferson building, South Bend, Indiana, and from day to day WANTED Stris to learn eiger making; thereafter until sold, offer for sale, at pripaid while learning. L. S. Kent Cigar vate sale, all the interests of the said de- | co. epdent in the following described real es-Fifty by sixty-six feet in Lot No. 66 in

the Original Plat of the Town of Lowell. Cigar Co. and now a part of the city of South Bend. street, South Bend, Indiana. Said sale will be made subject to the approval of said court and for not less than the full appraised value of said real estate, and upon the following terms and conditions: Cash in band upon sale of property. THOMAS M. HOBAN.

Administrator. BARRY SCANLON, Atty. for Estate. octl-7

HELP WANTED-MALE.



WANTED-Man for rough carpenter work. LOCAL REPRESENTATIVE WANTED-No canvassing or soliciting required Good income assured. Address National Co-Operative Realty Co., V-841 Marden Building, Washington, D. C.

N. Main st. Good pay to a steady man. LEGE.

County 9192.

PRACTICAL Instruction in a garage and repair shop under the direction of the most skilled and high class automobile experts. A spiencid automobile text book, and kit of tools free to each student. Day Return to Citizens' National bank. and evening classes. Prices reasonable. Payment plan if so desired. We teach HELP WANTED-MISCELLANEOUS you thoroughly in a few week's time. Write, call or phone for particulars. SEELY AUTO SCHOOL & GARAGE. 232 N. Michigan st. Both phones.

WANTED Strong boys for carriers, Apply at News-Times circulation dept. WANTED Solicitor, Apply Box G 100 News-Times.

Firemen and Brakemen; no experience 228 8. Michigan st. necessary; \$80 to \$120 per month; promo tion; no strike; write immediately for full WELL dressed men and women to adverparticulars. Address H. C. F., care News-

-WANTED-YOUNG MEN to know that there are only the Automobile Business. Do you want \$1.00 down and 50c per week to be a Chauffeur. Repairman, Demon-

strator, or Salesman of Automobiles, If so investigate our system teaching and September 15 INDIANA MOTOR COLLEGE, 114-116 E. Sample St. Home Phone 5041.

WANTED-Young man to run on trains as news agent. Apply Union News Co., Lake Shore Depot News Stand.

WANTED-Men that work in machine WHITE' imported carpet and rug cleaner. shops and factories, if you would like White Renovating Co., P. O. Box 500, FOR SALE-At a bargain if taken at to earn \$8 to \$12 per week extra using South Bend. Your idle time only, call Sunday morning

WANTED-Two experienced shoe clerks WANTED-Horses and cattle for rall and B. 82.50 Sample Shoe Parlors. 216 S. Mich. 1. Bell phone 9475. dgan st. Upstairs.

WANTED-Men to sell Arnold dampers;



WANTED-A woman to do up lace curtains. Cail at 335 Kuntsman court.

WANTED—Competent girl for general housework in small family. No wash-ing. Apply 927 E. Wash.

WANTED-By a widower, an experienced housekeeper on farm, age between 50 estate of Wilhelmina Muessel, deceased, and 60 years. References required. Adgranted October 1, 1913, she will, at the WANTED-A strong girl to assist with hour of 2 o'clock p. m., on the 18th day of October, 1913, at the office of Barry Scan- Apply 947 Riverside drive. Telephone 474 housework after school and Saturdays.

after until sold, offer for sale, at private WANTED-An experienced girl for gensole, all the interests of the said decedent eral housework in family of 2. No Address Box K-2, care News-Times. washing. Mrs. Wm. Krumm, 503 Blaine

> home for right party. Call 627 Leland av. today for IT. WANTED-A lady to help on custom LOVERS of High Class Honey meet me coats; good wages; steady position, 221

WANTED-A lady at once for office work Only one that we can depend upon need apply. Call at Walters' Dry Cleaning, 112 THE way to study music. Read my FOR SALE-50 White Leghorn pullets. W. Wayne st. WANTED-Apprentice girl at Madam isfied it costs you nothing.

Schwartz, 135 N. Michigan st. Home The undersigned, administrator of the WANTED-A good, middle-aged lady for general housework. Call Bell 611 before

at the hour of 2 o'clock p. m., on the 18th WANTED-Lady someror. Appry box G-

WANTED Girl for stripping tobacco,

steady worl. L. S. Kent Cigar Co.

WANTED-Young womn for Shirt Mak- without medicine. ing; no previous experience necessary; good pay while learning. Saturday after-noon off. Wilson Bros. Shirt Factory. W. Sample st.

WANTED-Competent nelp. Washing done. Good wages to suitable party. Apply with references, mornings, 413 W.

A SPECIAL REDUCTION will be made on a few scholarships this week, for either DAY or NIGHT sessions. Kelly Business School, 120 E. Wayne st., over the Kinney Shoe Store. Bell 943, Home 2484.

SITUATIONS WANTED - FEMALE. WANTED-A position as companion, or Apply at factory. 1702 S. Franklin st. has had experience both as nurse and nousekeeper. Call at nort east corner of Division and Main sts.

OFFICE HELP.

IN OUR NIGHT SCHOOL WANTED-A man to do farm work. COURSE OF THREE MONTHS ONLY Prospect for winter home. Home phone \$10. ANY OR ALL BRANCHES THE WANTED A man to clean basement. Apply 820 Ashland ave. Bell phone 1307.

SAME FRICE. BUILTURE BY MAKING PREPARATION IN OUR EVENING SCHOOL.
FULL PARTICULARS CHEERFULLY
Ground. Keys made and locks repaired.

One safe for sale, 40 by 28. FURNISHED ON REQUEST. WANTED A man of do farm work with CALL BELL 551 OR HOME 5551 OR BETthe prospect for a winter home. Home TER CALL AT THE COLLEGE OF-MICHIGAN STREET. ENTER NOW. WANTED A porter at the Main Bar, 132 THE SOUTH BEND BUSINESS COL- Your Work

WANTED Two first class electricians. Stenographers, Typists, Bookeepers, Genl. Inquire S. D. Moran, 421 S. Michigan. Office People, Call and register free for best positions. Business Men: Bell 2906, STANDARD, Custom and Surgical Cor-MEN for general farm work by month or Home 2210, for Office Assistants. Thomas day. Go west either car line to Olive, School of Stenography & Typewriting, Shop, S. Michigan and Diodinal. walk north to farm. J. F. Reynolds, Licensed Emp. Agency American Trust Bldg.

LOST AND FOUND.

LOST-Silver mesh bag, near postoffice.

Call 218; N. Michigan, Desk 3. MEN AND WOMEN WANTED for govern-

of positions open. Franklin Institute. Dept. 95G, Rochester, N. Y. WANTED-People to hear the new Edison phone 2032.

Disc Phonograph and the new Hornless MEN-Age 18 to 30, wanted at once for every evening. C. W. Copp Music Shop,

tise and take orders. Desk 3, 218 N Michigan.

WANTED-People who have no machines or troublesome ones to come and see a few days left in which to receive the the New White. See how different they special inducements offered you to learn are from others. You can buy them for HAVERSTOCK, the "WHITE" MAN,

208 W. Jefferson Blvd. get our terms, as this special offer closes HAVE your home cleaned with the little Bell phone 3758.

WANTED-MISCELLANEOUS.

FREE ALL THIS WEEK-A new Tampico scrub brush with each purchase of "BOB

1 to 12 o'clock, Oct. 5, at 724 J. M. S. WANTED-Furs to make over; prices rea- Call at factory and see these bargains. sonable. 132 Paris st. Bell phone 1312. for Saturday afternoon and evening. S. | Winter keeping. Frank B. Yoder, R. D. FOR SALE-A Baby Grand square plano; household goods, including square plano; household goods, including square plano;

WANTED-Washing and froning to do. Called for and delivered. Bell phone good proposition. Call 407 Michigan av. 19124.

WANTED-MISCELLANEOUS.

rugs look like new for one cent a foot, White Renovating Co., P. O. Box 509, See display in John Hale Hat Store.

WANTED FOR RENT. modern, in best residence district. Call

Bell phone 69; Home phone 2237. ROOM AND BOARD.



vate family. 1227 Michigan av.

PERSONAL.

SAMPLE line of ladies' for sets and fur FOR SALE-Pair rabbit hounds, broke. coats. Must sell at once at a sacrifice.

"SALSAD" Emerick, now a part of the city of WANTED-Young lady to assist in care Is more than SEVEN to ONE to the house-

> on the market Thursday and Saturday. A 9-lb. pail, \$1.00. C. A. Bunch, Lakeville,

teacher. After taking a lesson if not sat- Leer st. MARTIN F. PANE, Teacher of Piano. 1904. 309 W. Colfax Av. Bell Phone 1904.

P. MCHENRY Vocal Instructor. (Musical Director St. James' Choir) Season begins Monday, Sept. 1. 233 Jefferson Building, South Bend, Ind.

DR. CRAVENS-See him at his own home in Osceola, Ind., where he will good wages, steady work. L. S. Kent give readings daily and cure the sick without medicine. At home at all hours. Celebrated \$5 readings, \$1. All interurban and known as No. 519 Bast Madison WANTED-Bunch makers and rollers, cars stop in front of his door. The poor you have always with you. You will not FOR SALE-One Ann Arbor Auto delivery aiways have Dr. Cravens with you. Hours, 10 a. m. to 3 p. m. Other hours by appointment Bell phone 422. Heals sick ferson boulevard.

> WILBER'S LE GARO, 5c CIGAR. Hand made, union made; noue better



will take care of invalid by woman who FOR SALE-A 11-room rooming house, three blocks from center, house modern, cheap rent, good lease, reasonable terms. Apply to 427 N. Michigan st.

> WHO WILL make room for new plane now at freight house with privilege of renting same after 2 weeks. A. J., care News-Times.

SAME PRICE. BUILD FOR SUCCESS. GET YOUR REPAIRING done at CAR repaired and recovered, shears and knives

THE Emeralite Desk Lamps on display in our west window will show you the value of light properly distributed in THE TYPEWRITER SHOP, Inc., unice Supplies Exclusively,

119-121 W. Jefferson Blvd. sets that are guaranted. Spirella Corset PERSONAL-I wish to thank the street car men for their courtesy to their patrone who ask to be directed where they forms. Best wishes to you

HAVERSTOCK, the "WHITE" MAN,

208 W. Jefferson Blvd.

KODAKS AND SUPPLIES BIG MONEY selling our specialty; sells We do fine developing and printing at like lightning; every woman wants it. moderate prices. Satisfaction guaranteed. South Bend Camera Co., with J. Burkel & Co., 230 S. Mich. st. Open evenings. ment Jobs. \$20.00 month. Write for list SCRE'IN DOOK and windows should be and wood; also small hard coal base those that last and fit. Miller Cabinet Euclid av. and Machine Shop, 816 Portage av. Home

> RENT A TYPEWRITER OF ARMSTRONG. All Makes--late Models for Rent or Sold machine. Bell 620; Home 1297 L. B. ARMSTRONG. Don't forget my Number, 127 W. Jefferson | phone 188. Boulevard.

JOHN L. JOHNSON. Practical Cabinet Maker. Furniture Inquire 1010 S. Michigan st. Home 1497. Packing, Repairing, Upholstering Finish-ing and Caneing. Will call for and de- FOR SALE-Pennisular range and hard liver. 318 N. S. Louis st. Bell phone 2468, coal burner. Price, \$25 each. 1213 S. barbers. A double shift. Open day and FOR SALE-Cheap, size 16 Art Garland giant cleaner, by an experienced man. night. Plenty of good music. And see base burner. Inquire 1127 Hancy av. Sugrantee satisfaction. Home phone 8252. our prices. The instancaneous face bleach Bell phone 1361. free with your shave. - Don't miss this and a lot of our other good liberal stunts. We FOR SALE-Folding bed in good conwant your trade. Subway shop, ander dition. Cheap. 2 Inquire 720 S. Michistreet car station.

FOR SALE—MISCELLANEOUS. ers, at manufacturers' cost, six hole thing, Wednesday, 1:30 at 427 N. Mich St. amily size, \$25.00, for thirty days only. C. G. FOLSOM MFG. CO.,

545 S. Scott St.

once. Home 7123 or 1880. FOR SALE-2 tailored suits, 2 long coats and 1 rain cost. Call at 127 E. Marion st.

FOR SALE-MISCELLANEOUS.

Bell phone 1133. FOR SALE-Large stock of new office See these planes.

Chairs of all styles on our display floor.

WOLCOTT MUSIC CO., Get up-to-date comfortable chairs at low-WANTED-Six or 7-room house, strictly cabinets. We can furnish your office com-

> THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Opposite P. O. FOR SALE-Rebuilt typewriters, Underwood, L. C. Smith, Oliver, Remington, Smith Premier, Fox, Blickensderfer, Folding Machine at reasonable prices. Cash

or liberal terms. THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings Expert Repairers of All Makes. FOR SALE-Foor 30 days, wall paper at \$1.00 to \$2.00 per gal., that sold at \$1.50 saile. Home phone 1608.

Paper Co., 319 S. Michigan st. TWO SOWS with 21 pigs, H. 4562. R. R. 1. Box 8.

and \$3.50 per gal. 5 year guaranteed roof

416 E. Howard st. FOR SALE-bor a short time only we will FOR RENT-Furnished rooms suitable give \$1.00 worth of cuttings with each for 1 or 2. Hot water heat. Gentlemen on of our Celebrated Sunny South Coal, preferred. Two blocks from center, Bell Jeff, Bldg. Home phone 6647, Bell 3158, wardsburg, Mich. WANTED-Young lady to assist in care is more than SEVEN to ONE to the house-of children and housework; congenial wife in washing and cleaning. Phone 3368 burns clean no clinkers. We guarantee satisfaction. We handle only the best FOR RENT-Large front room nicely grades of soft and hard coal, slab and body wood. Give us a call. G. C. Hart-man, Old Singer Plant. Bell 70, Home 6531.

FOR SALE-POULTRY.

Bell phone 2846. E. C. Martindale, 1922 FOR SALE-22 White Wyandotte Pullets, | 51/2 months old. Bell phone 9582.

FOR SALB. Automobiles, Motorcycles, Etc.



FOR SALE-1913 Harley Davidson twinings 745 Vistula av.

MUST sell "Baby 6", 48 H. P. 1912 Mitchell Touring car, fully equipped, Run about 5,000 miles. Good as new and guaranteed. Price \$985.00 cash or will take small runabout in on same. Call for demonstration. M. and S. Steam Vulcanizing Co., 305-307 E. Jefferson boulevard.

YOUR LAST CHANCE. Ford 4 Cyl. Runabout......\$200 00 Model 10 Buick, 5 pass, 350.00 1911 E. M. F. 5 passenger..... 350.00 Model "T" Ford, 5-passenger..... 350.00 FOR RENT-Third floor on 110 S. Michi-Buick Delivery, a dandy........... 400.00 gan st.; rent extremely reasonable. S. Maxwell Runabout, a bargain....... 250.06 M. Robinson & Son, 110 S. Michigan St. Reo 4 Pass, or Delivery 225.00 Home phone 6114; Bell 685. Victoria Electric, real value...... 350.00 Call Quickly SEELY AUTO SCHOOL & GARAGE. Both Phones. 232 N. Michigan St.

FOR SALE

Horses, Carriages, Wagons, etc.



FOR SALE-Good colt, five months old Inquire of Charles Haney, S. Belger st., Mishawaka. Home phone 829. Shop, S. Michigan and Broadway. Mrs. FOR SALE-Driving horse, well iroken, at bargain, 1204 Michigan av, Home 1541.

DR. DANIEL J. HILL, Veterinary Surgeon. can buy White Sewing Machines and dress pay till cared. No blemish. First-class mers Bldg. Home phone 5866. Bell 866. reference given. All kinds of veterinary day calls. Miller & Kirkley's 10c Hitch Barn. Betr Phone 3507.

FOR SALE—HOUSEHOLD GOODS. FOR SALE-Small cook stove, soft coal ordered now. We make all kinds and burner. Both cheap. W. J. Beeson, 537

sale. Saturday. Bell 2470. Geo, A. Baker, . LIGHT HOUSEKEEPING SUITES. . sidewalk sewer, water and gas all in and \$58 215 W. Marion st. on Easy Payments. Phone for sample FOR SALE-Will sacrifice all. Household Big bargains. Home phone 6188, Bell

> plate and other household furniture. Main st.

gan, Home 5864. AUCTION SALE-A large and fine lot of

LARGE Storage Sale of a fine lot of in good condition; bargain if taken at at Jerry Moore's, 126 S. Main st., Friday,

Oct. 10, 1913.

FOR SALE-PIANOS.

LADIES let "BOB WHITE" make your FOR SALE-Collapsing go-cart. Inquire NEW PIANOS from \$160 up; used Pianos from \$100 up. Also Pianes for rent. A in hard wood, second floor in white thou call Home phone 6366 or Bell phone new player plane at about wholesale price. Home phone 1677. 414 North Michigan St.

FURNISHED ROOMS.



half price, 3c and up per roll. Imported FOR RENT-One nicely furnished sleep-Oatmeal, 18c. All 2-tone paper at half ing room, suitable for two, furnace modern except furnice on Quincy st., \$2,-price. Standard Varnish and Paints at heat and strictly modern. 315 W. La-200. Also several new homes not far from

FOR RENT-Room and board, in pri- paint at \$1.00 per gallon. Chicago Wall FOR RENT-Furnished rooms for light rished, 418 S, Lafayette st.

erences. Inquire 315 S. Franklin st.

on first floor. 215 N. Main St. Bell

phone 1122.

home, All conveniences, 531 N. Scott st. era. Bell phone 2010. furnished; gentlemen preferred. 402 N

LIGHT housekeeping rooms, 1004 E. Madison st., modern. Bell 2511, Home 1396. FOR RENT-UNFURNISHED ROOMS. FOR RENT-Unfurnished rooms. 210 N. Park.

FURNISHED LIGHT HOUSEKEEP. * erties up to \$6,700.00. 309 W. Colfax av. Michigan av. A bargain for cash.
ING ROOMS, 100 HOUSES, 50 BOARD * Bell phone 1904.

A 9-room modern house at 1113 HOUSES. WEAVER & RINKER * MR. REAL ESTATE PURCHASER—The

FOR RENT-OFFICE ROOMS.

FOR RENT-Office rooms, either single or en suite. building is centrally lomotorcycle; fully equipped. Call even- cated; elevator service and other modis kept in first class condition. Apply to Dr. E. R. Dean, Dean Bldg.

FOR RENT-FLATS.

av. Call at 220 N. Michigan. Geo. J.

FOR RENT-MISCELLANEOUS,

FOR RENT—HOUSES

FOR RENT-Seven-room house in good repair, gas for cooking, inside cellar enrance, at 1818 S. Main st. In factory dis- Bell Phone 299, trict. References required. \$10 per month. Home phone 5843 ALEXIS COQUILLARD,

Over American Express Co. FOR RENT-S-room house, 1204 Woodward av. Inquire at house of present av. tenant, or W. J. Beeson, 537 Euclid av. FOR RENT-S-room house, 823 Portage laquire 417 Jefferson Bldg. H. phone 1268, st. FOR RENT-Modern 8-room house 1026 E. st. Wayne. Inquire 236 Vistula av. Home Small frucking tracts of land west and 335

phone 1384. FOR RENT-Modern house at 716 W. Col. Jeff. Bldg. fux av. Inquire of Mrs. M. A. Fralick, 131 N. Main st.

Ringbone and Bone Spavin cured. No FOR RENT-7-room house 2008 Leer st. Inquire of W. P. Furey, Room 204 Sunmonth. Inquire 236 Paris. Bell 3556. Splendid location, Inquire 316 Cushing, our LaSalle. Phone 8176.

> ******** \$2.500. WEAVER & RINKER BOARD AND ROOM DIRECTORY HOME PHONE 8720.

FOR RENT-10-room strictly modern house, 502 N. Lafavette st., with or with-FOR SALE-Table, chairs, beds, gas out garage. Inquire H. A. Wood. Both phones 2328.

FOR SALE-HOUSES.



once (owner desires to leave the city) 4893. 7-room new house, with garage, at 208 -East Fox. For terms see W. P. FUREY. Room 204 Summers' Bldg., 122 S. Main St.

Mrs. J., Box 19, care News-Times.

TUR SALE--POUSES.

THREE BIG BARGAINS. For Sale-Nine-room house, \$4,500; 7- Room 3 Hobbs Bldg. 285 8. Michigan St. room house, 147 E. Paris st, \$2,600; one 7-room house, near Mishawaka av., \$1,500.

H. phone 6363; Bell 568; Rec. H. P. 8650. 100 acres two miles from town, with 9-room J. A. McCollough, Room 3, Hobbs' Bldg. house, bank barn, silo, and good outbuild-FOR SALE-Lots on Leeper av. The most farm as evidence. If you are looking for

sure investment. Ideal location for a terms see A. M. Kirkley, "Title Building", home. Sold on payments. Inquire of Cor. Main and Center sts. Home 6538, Bell John F. Devine, Room 6, American Bldg. 4352. Bell phone 31, Home phone 5413. FOR SALE-A fine modern nome on farm, a 25 acre farm, a 5 acre farm. All Woodward av., with garage. A small well improved. For further information cottage with bath, gas and eleceric light call Geo. N. Whiteman, Real Estate Dealer, in good neighborhood. A bungalow all Room 3 Second Floor, 235 S. Michigan st.

the factory districts for sale for cash or payments. W. K. McHENRY, housekeeping, modern. Everything fur- 118 S. Main St. Bell Phone 299; Home Call Home phone 5224 or 6366. Phone 5733.

FOR RENT-Modern furnished front FOR SALE CHEAP-Eight-room house, room, heated, with privilege of bath; hardwood finish, not water heat and suitable for two, in private family. Ref- barn. Address Box J-148, News-Times.

FOR SALE-Neat new 6-room bungalow in south end of the city, one block east FOR RENT-Newly furnished front room Title Building, corner Main and Senter sts. and city properties and stocks of mer-Bell phone 4352; Home phone 6538.

FOR SALE-House on Michigan av. 16 FOR RENT-Furnished room in modern | fine location; 8 rooms and strictly modnearly ready for occupancy. Prumbing,

> FOR SALE OR TRADE-Two jots with gravel road. Close to school, Black dwellings. Inquire 1101 S. 17th st., River land. \$3,000.

********** setate. House and lot for \$1,750.00, good location; part cash, WANTED-406 FURNISHED ROOMS, * balance to suit or will trade. Other prop-

. JEFFERSON BLDG., HOME PHONE . most important question you will ask in . closing a real estate deal is, "Is the title tion, near West Division st. ****** Thee Indiana Title and Loan Co. will answer this question for you and give south side car line. you a \$100,000 guarantee bond that the answer is correct. Indiana Title & Loan 511 Allen st. Co., Title Bldg., Cor. Main and Center sts. Francs M. Jackson, President; Zar Hagey,

ern conveniences. Are your offices prop-erly kept up? Janitor service includ- FOR SALE-Lot 63 Oakiand park; sever, Michigan st. ed in rental of office and everything curbing and sidewalk in and paid for. orner lot and fine residence site. Will Michigan st. sell for best cash offer made within ten

FOR SALE At a pargain, a new 6-room lots. FOR RENT-Eight-room flat 122 Laporte | modern house (just fluished) at the southwest corner of Howard and St. Louis Place and Lincoln Park additions. sts., convenient to street cars, desirable location. Cash or contract, on terms to suit the purchaser. Inquire of W. P. FUREY,

Room 204 Summers Bidg., 122 S. Maln St., Home Phone 5866, Bell Phone 866.

FARA MANDS. ern, with complete laundry is basement, 335 in a fine neighborhood. This property can \$55 CHEAP MONEY FOR WINbe bought for cash or on a costract.

W. K. McHENRY, 118 S. Main St. Home Phose 5733 \$55 WEITCOMB & KELLER Offer for cash or easy terms

7-room modern house, Van Buren st. 7-room modern house, new, (Neveland *** 7-room modern house, new, N. Q'Brien 354 place. We loan Money on xxx 1-room modern house, new, Mlami st. av.; part modern; spiendid community. 7-room modern house, new, E. Bowman 33, per month, pius \$3.00 for cost 5-room modern house, new, E. Bowman | \$55 our new system.

north of the city for sale.

WHITCOMB & KELLER Both Phones 1367 | \$35 FOR SALE-Farm of 17r acres of good \$\$\$ productive clay loam soll in southwest 335 Michigan, 21/2 miles from rallway market. \$ 8 5 Can't be beat for stock fruit or grain, 355 100 acres under cultivation, balance \$\$\$ meadow and timber, 30 acres mint or \$35 work done. Prompt attention given to FOR RENT Seven-room nouse 513 N. 11th sugar beet land, which will produce \$100 353 st., River Park; water and gas; \$10 per to \$150 per acre if properly worked. Will \$3\$ Two year lease on 2-story brick build-

ind lacense to August, 1912. Will sell for \$55555555 . Two practically new dwellings on N. St. 23335555 . Joe st. Renting for \$50 per month. Fine \$\$\$\$\$\$\$ 7-room residence on lot 53x165 feet at No. WHY TAKE THAT LONG, FRUIT. . 1316 S. Main st. Rot water heat and all \$55555 THREE coal stoves, bookcase, chairs, mat- LESS WALK WHEN WE HAVE " modern improvements, with open stair- \$3333 ting, framed pictures, etc., e * OPEN SUNDAY 9 TO 11. 1 TO 2 * paid for. Price \$4.000. A good invest- \$5 Which became effective May 1st has \$5

Lot No. 12 in Huey Heights addition on made to date paid, value of lot \$425. No taxes of 'r'erest until purchase price has all been pald. Will take the amount all se payments arranged to suit the borready paid and probase can assume to Loans on HOUSEHOLD GOODS. So payment for the balance of the rate called as Planos, TEAMS, LIVE STOCK, etc. 85 for-\$1 per we-k. For particulars concerning an of the \$5 Call, write or phoone Home 6117; \$5 above call on J. W. Peters, or telepalar ss

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